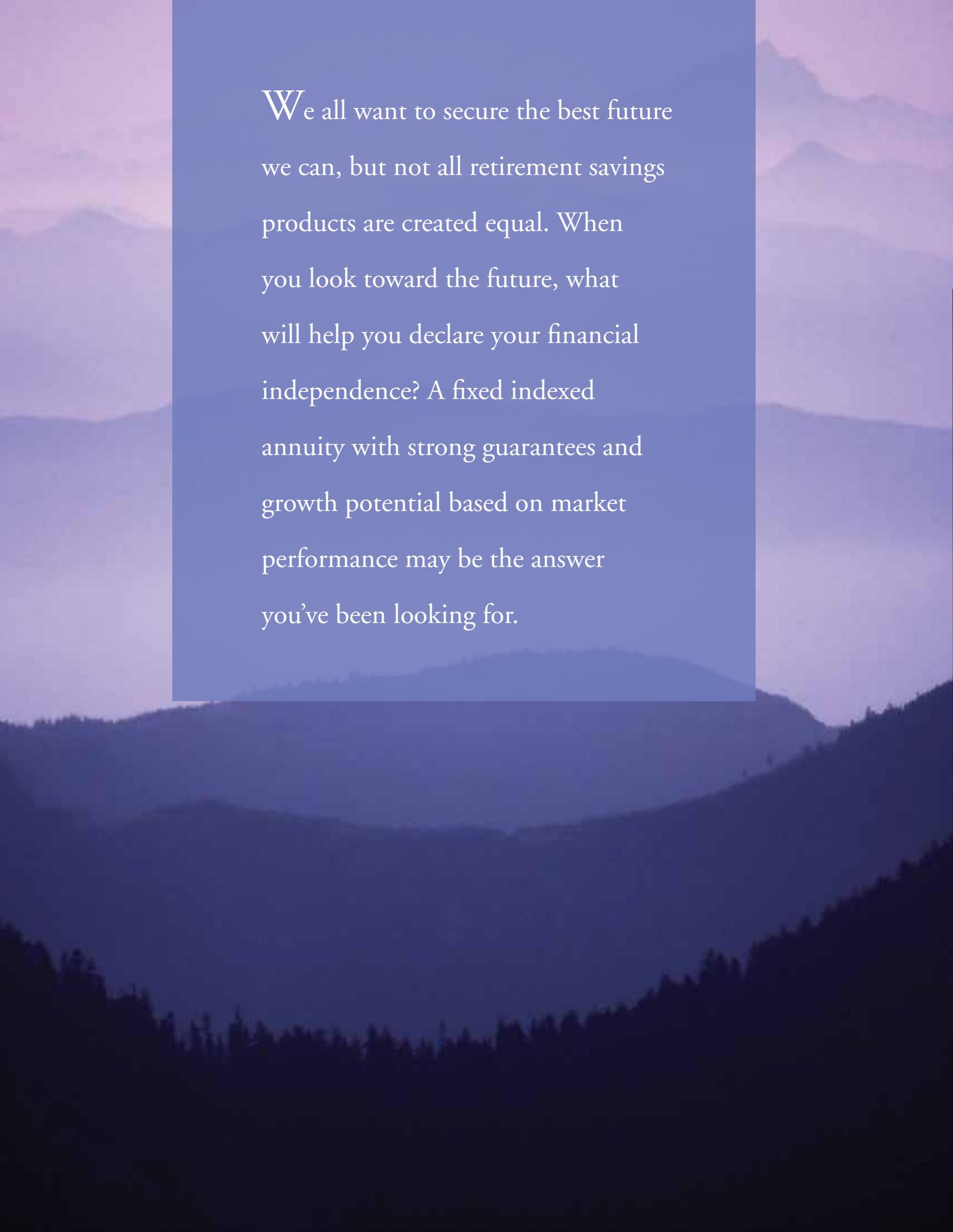




Single Premium Deferred  
Fixed Indexed Annuities



Issued by Americo Financial Life and Annuity Insurance Company, Kansas City, MO



We all want to secure the best future we can, but not all retirement savings products are created equal. When you look toward the future, what will help you declare your financial independence? A fixed indexed annuity with strong guarantees and growth potential based on market performance may be the answer you've been looking for.



## LIBERTYMARK *Bill of Rights*

LibertyMark offers the peace of mind that comes from strong product features. This is known as your LibertyMark Bill of Rights. You can sleep soundly knowing your financial future is built on a foundation of value and integrity.



### *You Have the Right To ...*

**CHOOSE** the optimal LibertyMark product and interest crediting strategies to meet your retirement goals.

**ACCESS** your money when you need it most—penalty-free in some situations.

**ACCUMULATE** your savings through a diverse selection of interest crediting strategies that can provide earnings in various markets.

**PROTECT** your hard-earned money with minimum guarantees and a built-in protection feature.

**LEAVE A LEGACY** with a death benefit that may bypass the costs and delays of probate.

**SAFEGUARD** your nest egg with a stable, highly rated insurance carrier.





## *The Right To CHOOSE*

Everyone has a different set of goals and priorities that will help them declare their financial independence. To respond to varying needs, the LibertyMark Series offers multiple product versions (subject to state availability). You may choose a 7- or 10-year surrender period product. These products offer a bonus or non-bonus option. You also have the right to choose how interest will be credited to your contract. This is provided through a range of available interest crediting strategies. You have flexibility and control over how your funds grow.

## *The Right To ACCESS*

LibertyMark is a long-term retirement product that will perform best when it is allowed to grow. However, life is unpredictable. Circumstances may arise that require you to access your Accumulation Value.

If the unexpected happens, or you just need cash before the end of the annuity's surrender charge period, rest assured. LibertyMark offers several different liquidity options for flexible access to your money.

### **Penalty-Free Withdrawals**

Each contract year after the first, you may withdraw up to 10% of your Accumulation Value without incurring surrender charges. The minimum withdrawal amount is \$500. Your surrender value must remain at least \$2,000.

### **Surrender Charges**

If you choose to surrender the contract or make a withdrawal that exceeds the penalty-free withdrawal amount, a surrender charge may apply during the contract's surrender period. The charge is a percentage of the amount withdrawn. Surrender charges vary by product version. For details about surrender charges applicable to your specific LibertyMark product, refer to the appropriate product insert.

### **Confinement Waiver**

In most states, if after the contract date you become confined to a nursing home or hospital for at least 90 consecutive days, you may withdraw up to 100% of your Accumulation Value without incurring surrender charges. This is available under the Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.\* Your withdrawal request and proof of confinement must be provided no later than 30 days after discharge. Check with your insurance professional regarding availability of this waiver in your state (it is not available in Massachusetts).

\* Endorsement Forms AAA4139 (05/06), APA4139 (05/06), ATX4139 (05/06).

## **About Single Premium Deferred Fixed Indexed Annuities**

With single premium deferred annuities such as LibertyMark, you pay one lump-sum premium payment. In exchange, you can receive a series of future payments. Multiple payment options are available, including lifetime income options. In contrast with life insurance, which generally provides financial protection against dying too early, LibertyMark Series annuities are retirement savings vehicles that can offer financial protection against living too long. Income payments and taxes are deferred. You won't need to pay taxes on the interest your annuity earns until you withdraw it.

Fixed indexed annuities can guarantee you a fixed rate of interest earnings. They also offer interest crediting strategy choices that are based on the performance of a market index. They do this while providing protection from loss.

## Annuitization

You may convert your surrender value into regular monthly payments at any time. This is a process known as annuitization. Surrender charges are waived if the contract has been in force for at least five years. Multiple payout options are available to choose from. These include lifetime income options and a fixed period option that pays out for at least 60 months or the annuitant's life expectancy, if shorter.

## Required Minimum Distributions

If your annuity was issued in connection with a tax-qualified plan, the IRS may require you to take minimum distributions beginning at age 70½ (age 72 if you were born after 7/1/1949). Required minimum distribution amounts associated with this contract that are greater than the penalty-free amount may be withdrawn without surrender charges (not available in Oregon). This is available by current company practice beginning in the first contract year.

## Loans

If you have a 403(b)/TSA plan, you may take loans from your annuity. The loan balance will be credited with interest according to index increases. Loan amounts will be charged a fixed rate of interest. This interest rate is determined at the time the loan is taken and set for the life of the loan. Refer to the contract for additional details.

Any withdrawals taken will be deducted first from the Fixed Rate Strategy. Then additional amounts will be taken from the indexed strategies.

## *The Right To ACCUMULATE*

Retirement wealth accumulation is the primary reason for purchasing an annuity. So choose a product that

has high earnings potential in various markets. LibertyMark delivers with a diverse range of interest crediting strategies.

## Indexed Strategies

LibertyMark offers a broad range of indexed strategies that credit interest based on the performance of a specific market index or commodity. By allocating your money to an index option, you have the opportunity to benefit from market gains without exposing your money to market declines. Indexed interest, if any, is credited at the end of each strategy term period. Depending on the indexed strategy you select, interest crediting is determined, in part, by one or more of these factors:

**Cap**—a maximum rate of interest.

**Participation Rate**—a percentage of index gain during the index period.

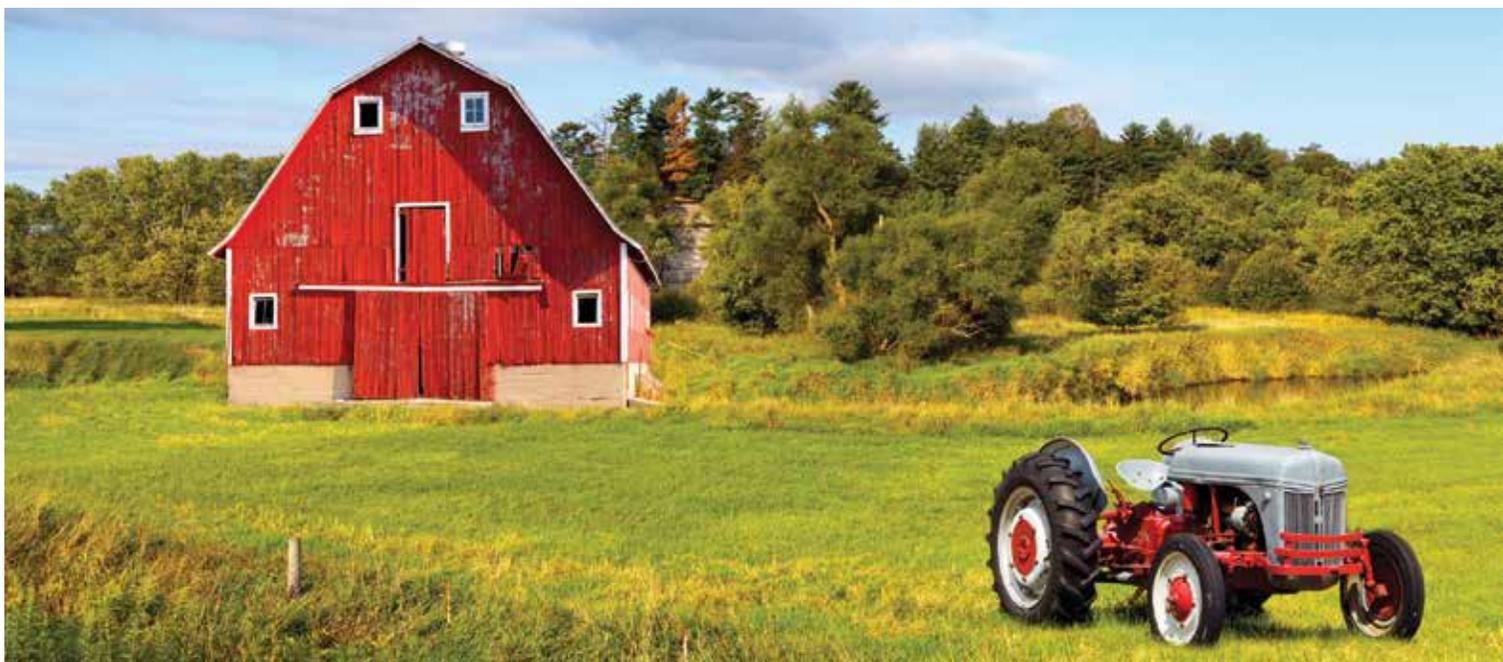
**Fixed Rate on Gain**—an interest rate that applies each year on the index date anniversary if the index value increases over the beginning index value.

Regardless of which strategy or combination of strategies you choose, your money is protected from market uncertainty. This is because interest credited will never be less than 0%.

For descriptions of available indexed strategies and interest crediting details, refer to the LibertyMark Interest Crediting Strategies brochure.

## Fixed Rate Strategy

This interest crediting strategy guarantees a competitive fixed rate of interest for a 12-month period. Interest is credited daily rather than at the end of the term period. This makes the Fixed Rate Strategy a great selection if you anticipate needing to take withdrawals.





## LIBERTYOPTIMIZER FEE

LibertyMark provides you access to a diverse range of crediting strategies, outstanding growth potential in varying markets, and strong product guarantees. To make these desirable features available, an administrative fee called the Liberty Optimizer Fee will be applied at the end of each contract year, including the first. The Liberty Optimizer Fee is a deduction from the Accumulation Value. It is set at contract issue and will not change for the life of the contract.

Fees range from 1.00% to 1.75%, depending on the product version selected. For the Liberty Optimizer Fee applicable to your LibertyMark product choice, refer to the appropriate product insert.

### True Up

To protect your premium from declines due to the Liberty Optimizer Fee, the LibertyMark True Up benefit is designed to credit back Liberty Optimizer Fee amounts paid that are greater than your interest earnings. True Up applies at the end of Year 5 if your Accumulation Value is less than premium paid into the contract less withdrawals (and surrender charges thereon) and Heritage Maximizer<sup>SM</sup> rider charges, if applicable. It's calculated after the Year 5 Liberty Optimizer Fee is deducted and any interest is credited.

You may allocate premium among any or all of the available strategies. You may also transfer all or a portion of your money into another strategy at the end of each term period. The minimum transfer amount is \$50. Each strategy elected must have at least \$50 remaining after transfer.

### *The Right To PROTECT*

To shield your retirement funds from market-related losses, LibertyMark has a built-in minimum guarantee. This offers security of principal regardless of market conditions. Upon full surrender, death, or annuitization, you are guaranteed to receive between 1% and 3% on the entirety of your premium (less any withdrawals, surrender charges, and applicable premium tax\*). Your guaranteed minimum interest rate is set when the contract is issued. The Liberty Optimizer Fee is not deducted from the Guaranteed Minimum Value.

### *The Right To LEAVE A LEGACY*

Should you die before annuity payments begin, the annuity's Death Benefit will be the greater of the

Accumulation Value or Guaranteed Minimum Value.

The value used is decreased by any applicable premium taxes.\* Proceeds are paid directly to the chosen beneficiary. Death benefit proceeds are also generally free from the hassles, publicity, and delays of probate.

You can increase the amount your beneficiary receives by electing the Heritage Maximizer enhanced death benefit rider when you purchase your annuity. The rider, available with certain LibertyMark annuities for an additional charge, provides a death benefit that is 130% of your Accumulation Value. For important details about Heritage Maximizer, refer to the accompanying insert. Check with your insurance professional regarding availability of this rider in your state.

If you die before the end of an index term, the death benefit under both the rider and contract will include any partial-year index credits. This is important because it means that your beneficiaries will not miss out on index growth occurring after the previous contract anniversary.

\* Premium tax does not apply in Oregon.

## *The Right To* SAFEGUARD

To safeguard your nest egg, you want a product offered by an insurer built on a platform of integrity and security. Your LibertyMark contract is issued by Americo Financial Life and Annuity Insurance Company, a company rated “A” (Excellent) by AM Best, an independent rating agency.\*

For more than 100 years, Americo Life, Inc.’s family of insurance companies has been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.\*\* We listen to what you want from a life insurance policy or annuity contract and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States† with \$7 billion in assets for year-end 2019.††

## To Learn More

If you have any questions, we invite you to contact the insurance professional who helped you establish your LibertyMark contract. You may also call Americo’s friendly and responsive customer service team at 800-786-4558 toll-free, Monday through Friday.



---

\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), September 2019. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best’s rating is assigned after a comprehensive quantitative and qualitative evaluation of a company’s balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from “A+” to “F.”

\*\* Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

† “Admitted Assets, Top Life Writers-2019,” AM Best Co., as of September 2019.

†† Information is as of year-end 2019 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc. Information is prepared on the basis of generally accepted accounting principles (GAAP).





LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT Contract Series 411, 4196, 4205; LibertyMark 7 Plus, SE 7 Plus Contract Series 411, 4191, 4196, 4205; LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus Contract Series 411, 4179, 4196, 4205. Heritage Maximizer Enhanced Death Benefit Rider Series 2181. **IN IDAHO**—LibertyMark 7, SE 7 Contract Forms AID411, AAA411 LIO7 (11/20), AAA4196, AAA4205, AAA2181; LibertyMark 7 Plus, SE 7 Plus Contract Forms AID411, AAA411 LIO7+ (11/20), AAA4196, AAA4205, AAA4191; LibertyMark 10 LT, SE 10 LT Contract Forms AID411, AID411 LIO10 (11/20), AAA4196, AAA4205, AAA2181; LibertyMark 10 LT Plus, SE 10 LT Plus Contract Forms AID411, AID411 LM10+ (11/20), AAA4196, AAA4205, AAA4179. **IN NEW MEXICO**—LibertyMark 7, SE 7 Contract Form ANM411L71120; LibertyMark 7 Plus, SE 7 Plus Contract Form ANM411L7+1120; LibertyMark 10, SE 10 Contract Form ANM411L101120; LibertyMark 10 Plus, SE 10 Plus Contract Form ANM411L10+1120. **IN OREGON**—LibertyMark 7, SE 7 Contract Forms AOR411, AOR411 LIO7 (11/20), AAA4196, AOR4197, AAA4205, AOR2181; LibertyMark 7 Plus, SE 7 Plus Contract Forms AOR411, AOR411 LIO7+ (11/20), AAA4191, AAA4196, AOR4197, AAA4205; LibertyMark 10 LT, SE 10 LT Contract Forms AOR411, AOR411 LIO10 (11/20), AAA4196, AOR4197, AAA4205, AOR2181; LibertyMark 10 LT Plus, SE 10 LT Plus Contract Forms AOR411, AOR411 LM10+ (11/20), AAA4179, AAA4196, AOR4197, AAA4205. **IN WASHINGTON**—LibertyMark 7, SE 7 Contract Form AWA411LIO71120; LibertyMark 7 Plus, SE 7 Plus Contract Form AWA411LIO7B1120; LibertyMark 10 LT, SE 10 LT Contract Form AWA411LIO101120; LibertyMark 10 LT Plus, SE 10 LT Plus Contract Form AWA411LM10B1120. Products are single premium deferred fixed indexed annuities underwritten by **Americo Financial Life and Annuity Insurance Company (Americo)**, Kansas City, MO, and may vary in accordance with state laws. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY. Some products and benefits may not be available in all states. LibertyMark is a registered service mark, and Heritage Maximizer is a service mark, of Legacy Marketing Group®.

Products are designed and exclusively marketed by Legacy Marketing Group, an independent, authorized agency of Americo.



Legacy Marketing Group  
dba: Legacy Marketing Insurance Services (CA Only)  
5341 Old Redwood Highway, Suite 400, Petaluma, CA 94954

Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

Contract guarantees and benefits are based solely on the claims-paying ability of the issuing insurance company. No agent, agency, or entity makes any representation or guarantee regarding the issuer's claims-paying ability.

This product does not directly participate in any stock or equity investments. Refer to your Benefits Summary & Disclosure Statement, as well as your contract, for the governing contractual provisions.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.



**No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.